

**Exhibit A-2**

## 001K60002 59050-2 domestic 271000207/000827

7/21/13

**Subject: Claim Number 1279; Basis and Rationale**

**References:**

1. Letter, subject GMAC Mortgage, Proof of Claim #2, Basis of Claim, dtd. Oct 11, 2012
2. Letter, subject: Hardship Letter, dtd September 7, 2012 (attached)
3. Morrison/Foerster letter, subject: Claim Number 1279, dtd. June 21, 2013

**Basis of Claim:**

The original terms of the note for loan [REDACTED] 3069 Heritage Plaza Mortgage, Inc, "Fixed/Adjustable Rate Rider" paragraph 4. (C) Calculation of Changes states the conditions and terms for rate changes. "The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of the calculation will be the new amount of my monthly payments."

These terms are in two other loans that I incurred in the same year for other investment properties and in fact is a standard statement used in Freddie Mac and Fannie May loans. The practice that GMAC employed as the fixed rate expired and the subsequent adjustable rate changes occurred is not standard practice. My other loans all adjusted to the lower rates and my monthly payments continued to be interest only while GMAC continued to keep my monthly payments high and applied the difference to principal reduction. As reference 1 stated that I asked for an interest only payment and reference 2 stated that I requested the reduction as a hardship request. GMAC continued their practice without consideration to hardship and in continece with standard industry practice. Therefore, I have filed a claim for the excess amount paid and request remedy. The basis of the calculation is as stated in reference 1. Updated amount is \$25,467.61.

Remedy may be either alternative;

1. Credit the principal amount in cash to me. Reset loan amount to original amount.
2. Provide a fixed interest rate conversion option to this loan.

  
Ronald Nakamoto

9/7/12

**Subject: Hardship Letter**

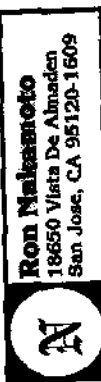
This is a request for payment relief in the form of a refinance of the current mortgage loan for the property at 8297 Bull Mountain Circle, Elk Grove, CA 95758. This is a rental property.

The following circumstances are provided for your evaluation;

1. Rental income for this property is \$1,450/mo while expenses are \$1,940 which results in a negative cash flow of \$480/mo or \$5,880/ year and greater when the unit is not rented.
2. All other rental income is \$6,979/mo while all other mortgage expenses are \$22,114 resulting in an additional negative cash flow of \$15,135/mo or \$181,620/ year.
3. Income is lower from the time of the original purchase due to company downsizing. Early pension is \$5,400/month, subsidized by deferred income of \$22,000/month which will expire in five years.
4. The property is currently valued at \$204,601 with a current mortgage of \$255,672 which makes it difficult to refinance under normal qualification criteria.



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